

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John Alroy Hall  
Debtor

Case No. 12-06894-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AGarner  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 15

Date Rcvd: Sep 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2018.

db +John Alroy Hall, 157 Willow St., Wilkes-Barre, PA 18702-1510  
cr +Deutsche Bank National Trust Company, as Trustee,, P.O. Box 65450,  
Salt Lake City, UT 84165-0450  
4271158 +Deutsche Bank National Trust Company,, as Trustee, By and Through its Loan Serv,  
Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450  
4223931 +Equity, LLC, c/o Horing Wailekson and Rosen PC, 11 Hillside Ave,  
Williston Park, NY 11596-2303  
4223933 +Horing, Weilekson and Rosen, P.C., 11 Hillside Ave., Williston Park, New York 11596-2303  
4223934 +LR Credit 10, LLC, 315 Park Ave South, New York, NY 10010-3607  
4295527 +LR Credit 10, LLC/Providian Financial Corp, Mel S. Harris and Assoc. LLC,  
5 Hanover Square, 8th Floor, New York, NY 10004-2752

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4223929 +EDI: AFNIRECOVERY.COM Sep 11 2018 22:54:00 AFNI, 404 Brock Dr., P.O. Box 3097,  
Bloomington, Illinois 61702-3097  
4274423 +EDI: AFNIRECOVERY.COM Sep 11 2018 22:54:00 Afni, Inc., PO Box 3667,  
Bloomington, IL 61702-3667  
4223930 +EDI: BANKAMER.COM Sep 11 2018 22:55:00 BAC Home Loans Servicing, LP,  
Attn: Customer Service, Ca6-919-01-41, P.O. Box 5170, Simi Valley, California 93062-5170  
4223932 EDI: AMINFOFP.COM Sep 11 2018 22:54:00 First Premier Bank, P.O. Box 5524,  
Sioux Falls, South Dakota 57117-5524  
4291147 EDI: RESURGENT.COM Sep 11 2018 22:55:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4286538 +EDI: RESURGENT.COM Sep 11 2018 22:55:00 PYOD, LLC its successors and assigns as assignee,  
of Providian Financial Corp, Resurgent Capital Services, PO Box 19008,  
Greenville, SC 29602-9008  
4223936 +E-mail/Text: nod.referrals@fedphe.com Sep 11 2018 19:02:56 Phelan, Hallinan & Schmeig,  
One Penn Center Plaza, 1617 JFK Blvd, Ste. 1400, Philadelphia, Pennsylvania 19103-1814  
4260919 +E-mail/Text: csidl@sbcglobal.net Sep 11 2018 19:03:31 Premier Bankcard/Charter, POB 2208,  
Vacaville, CA 95696-8208

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4223935 ##+Mel S. Harris and Assoc. LLC, 5 Hanover Square, 8th Floor, New York, New York 10004-2752

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE6, Mortga bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE6, Mortgage Pass-Through Certificates, Series 2006-HE6 bkgroup@kmlawgroup.com  
John F Goryl on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, By and Through its Loan Servicing Agent, Select Portfolio Servicing, Inc. bkgroup@kmlawgroup.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joshua I Goldman on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE6, Mortgage Pass-Through Certificates, Series 2006-HE6 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kristen D Little on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, By and Through its Loan Servicing Agent, Select Portfolio Servicing, Inc. pabk@logs.com  
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE6, Mortga mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Thomas I Puleo on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE6, Mortgage Pass-Through Certificates, Series 2006-HE6 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
Tullio DeLuca on behalf of Debtor 1 John Alroy Hall tullio.deluca@verizon.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1 John Alroy Hall  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:12-bk-06894-JJT**

Social Security number or ITIN **xxx-xx-4958**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Alroy Hall  
aka John Hall, aka John A. Hall

September 11, 2018

By the  
court:



Honorable John J. Thomas  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**